

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-18083-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Alfred Ross 2nd  
aka James A. Ross II  
128 Rittenhouse Dr  
Willingboro, NJ 08046

Kendra L. Shafer-Ross  
aka Kendra Lee Shafer-Ross  
128 Rittenhouse Dr  
Willingboro, NJ 08046

Social Security No.:  
xxx-xx-2121

xxx-xx-0799

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 8, 2024.

Dated: July 8, 2024  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
James Alfred Ross, 2nd  
Kendra L. Shafer-Ross  
Debtors

Case No. 22-18083-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 08, 2024

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James Alfred Ross, 2nd, Kendra L. Shafer-Ross, 128 Rittenhouse Dr, Willingboro, NJ 08046-2573
519734220	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 08 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 08 2024 20:45:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4000 Embarcadero Drive, Arlington, TX 76014-4101
cr	+ Email/Text: bk@szjlaw.com	Jul 08 2024 20:44:00	Santander Consumer USA Inc. dba Chrysler Capital, 2860 Patton Rd., Roseville, MN 55113-1100
519748182	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 08 2024 20:45:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519740593	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 08 2024 20:45:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519734203	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 08 2024 20:45:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519734204	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2024 20:54:25	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519754158	+ Email/PDF: ebn_ais@aisinfo.com	Jul 08 2024 20:54:39	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519734206	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 08 2024 20:45:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
519734208	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 08 2024 20:45:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519734207	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 08 2024 20:45:00	Comenitycapital/bjscblb, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519734209	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 08 2024 21:16:04	Costco Citi Card, Attn: Bankruptcy, Po Box 6500,

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			Sioux Falls, SD 57117-6500
519734210	+ Email/Text: ebnotifications@creditacceptance.com	Jul 08 2024 20:44:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
519734211	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2024 20:54:25	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519794440	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 08 2024 20:44:00	First Home Mortgage Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519734213	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 08 2024 20:44:00	First Home Mtg Corp/do, 1 Corporate Dr, Lake Zurich, IL 60047
519741234	Email/Text: mrdiscen@discover.com	Jul 08 2024 20:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519734212	+ Email/Text: mrdiscen@discover.com	Jul 08 2024 20:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519734214	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 08 2024 20:54:46	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519734215	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 08 2024 20:44:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519739082	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2024 20:54:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519748181	Email/PDF: cbp@omf.com	Jul 08 2024 21:05:28	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
519734216	+ Email/PDF: cbp@omf.com	Jul 08 2024 21:05:34	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519809577	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 08 2024 20:54:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519809578	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 08 2024 20:54:39	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519771562	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2024 21:05:44	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519749442	+ Email/Text: JCAP_BNC_Notices@jcapi.com	Jul 08 2024 20:45:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519789647	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2024 20:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519789644	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2024 20:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519761707	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2024 20:45:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519734218	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2024 20:54:09	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519784103	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 08 2024 20:44:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519734219	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 08 2024 20:45:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519757058	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 08 2024 20:45:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
519734221	^ MEBN	Jul 08 2024 20:44:09	Stephen Einstein & Associates, 39 Broadway, Ste

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519790100	+ Email/PDF: ebn_ais@aisinfo.com	Jul 08 2024 21:05:44	1250, New York, NY 10006-3089 Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519734222	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2024 21:16:09	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519734223	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2024 21:05:34	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519734224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2024 20:53:56	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519734225	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2024 20:54:24	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519734226	+ Email/Text: Bankruptcy@wsfsbank.com	Jul 08 2024 20:45:00	Wilmington Sav Fund So, 30 Blue Hen Dr, Newark, DE 19713-3445

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519734205	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519734217	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519856847	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519856848	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor First Home Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Please consult attorney referral letter dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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John R. Morton, Jr.

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Lee Martin Perlman

on behalf of Debtor James Alfred Ross 2nd ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Kendra L. Shafer-Ross ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10